

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–30997–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juana F. Henriquez–Upia  
1677 JFK Blvd, Unit 6  
Jersey City, NJ 07305

Social Security No.:  
xxx–xx–0878

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 14, 2019.

On 10/13/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: November 17, 2021  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 14, 2021  
JAN: sjp

Jeanne Naughton  
Clerk

In re:  
Juana F. Henriquez-Upia  
Debtor

Case No. 18-30997-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 14, 2021

Form ID: 185

Total Noticed: 61

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Juana F. Henriquez-Upia, 1677 JFK Blvd, Unit 6, Jersey City, NJ 07305-1860  |
| cr        | + Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514  |
| 517828559 | + 1ST CRD SRVC, 377 HOES LANE, PISCATAWAY, NJ 08854-4138  |
| 517828564 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998                        |
| 517862952 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 517828562 | + Barnabas Health Med Group, PO Box 8000 Dept 727, Buffalo, NY 14267-0002   |
| 517828563 | + Bayonne Medical Center, PO Box 864, Mahwah, NJ 07430-0864   |
| 517828573 | + First Credit Services Inc., PO Box 1089, Troy, MI 48099-1089  |
| 517828574 | + GC Service Limited Partnership, PO Box 32500, Columbus, OH 43232-0500   |
| 517828590 | George Serrano, 1677 Kenneddy Blvd. Unit 6, Jersey City, NJ 07305   |
| 517828575 | + ID Care, 105 Raider Blvd. Ste 101, Hillsborough, NJ 08844-1528  |
| 517828576 | + Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240  |
| 517828578 | + MOBILOANSLLC, PO BOX 1409, MARKSVILLE, LA 71351-1409  |
| 517828579 | + MTA BRIDGES AND TUNNELS, PO BOX 15187, Albany, NY 12212-5187  |
| 517828581 | NJ Medical and Health Associates, DBA Carepoint Medical Group, PO Box 824276, Philadelphia, PA 19182-4276   |
| 517828580 | + Neurology Specialists Of Morris City, 101 Madison Ave, Morristown, NJ 07960-7305  |
| 517828585 | + Raymour & Flanigan Furniture, PO Box 130, Liverpool, NY 13088-0130  |
| 517828586 | Retro Fitness, 701 NJ 440, Jersey City, NJ 07304  |
| 517828591 | ++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint, PO Box 88026, Chicago, IL 60680 |
| 517828596 | + TBOM/CONTFIN, POB 8099, NEWARK, DE 19714-8099   |
| 517828599 | + TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004   |
| 517828597 | The Port Authority of NY & NJ, P.O. Box 15186, Violations Processing Center, Albany, NY 12212-5186  |
| 517828598 | Total Property Concept, 70 Church Towers, Hoboken, NJ 07030   |
| 517936832 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 517828601 | + Violations Processing Center, PO Box 15186, Albany, NY 12212-5186   |
| 517828588 | ricardo e. rodriguez, md, 318 westfield ave., Roselle Park, NJ 07204  |

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Oct 14 2021 20:33:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Oct 14 2021 20:33:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + Email/PDF: gecsedl@recoverycorp.com              | Oct 14 2021 20:45:43 | Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  |
| 517828560 | + Email/Text: kristin.villneave@allianceoneinc.com |                      |  |

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|           |  |                      |  |
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|           |  | Oct 14 2021 20:32:00 | Alliance One, PO Box 3102, Southeastern, PA 19398-3102   |
| 517942668 | Email/PDF: resurgentbknotifications@resurgent.com        | Oct 14 2021 20:45:45 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 517828565 | Email/PDF: AIS.cocard.ebn@americaninfosource.com         | Oct 14 2021 20:45:43 | CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238  |
| 517828566 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM             | Oct 14 2021 20:33:00 | COMENITYBANK/VICTORIA, PO BOX 182789, COLUMBUS, OH 43218-2789  |
| 517828567 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM             | Oct 14 2021 20:33:00 | COMENITYCB/MYPOINTS RWD, PO BOX 182120, COLUMBUS, OH 43218-2120  |
| 517828570 | + Email/PDF: creditonebknotifications@resurgent.com      | Oct 14 2021 20:45:40 | CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875   |
| 517950259 | + Email/Text: bncmail@w-legal.com                        | Oct 14 2021 20:33:00 | CarePoint Health, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  |
| 517828568 | + Email/Text: bankruptcy_notifications@ccsusa.com        | Oct 14 2021 20:33:00 | Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225   |
| 517828572 | + Email/Text: mrdiscen@discover.com                      | Oct 14 2021 20:32:00 | DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316   |
| 517837953 | Email/Text: mrdiscen@discover.com                        | Oct 14 2021 20:32:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 517883332 | Email/Text: JCAP_BNC_Notices@jcap.com                    | Oct 14 2021 20:33:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  |
| 517880630 | Email/PDF: resurgentbknotifications@resurgent.com        | Oct 14 2021 20:45:35 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 517828577 | + Email/Text: bankruptcy_notifications@ccsusa.com        | Oct 14 2021 20:33:00 | Liberty Mutual, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126   |
| 517828582 | + Email/PDF: cbp@onemainfinancial.com                    | Oct 14 2021 20:45:38 | ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010  |
| 517828583 | + Email/PDF: cbp@onemainfinancial.com                    | Oct 14 2021 20:45:38 | ONEMAIN FINANCIAL, 6801 COLWELL BLVD, IRVING, TX 75039-3198  |
| 517855818 | + Email/PDF: cbp@onemainfinancial.com                    | Oct 14 2021 20:45:38 | OneMain, PO Box 3251, Evansville, IN 47731-3251  |
| 517947473 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     | Oct 14 2021 20:45:45 | Portfolio Recovery Associates, LLC, C/O comenity Capital Bank, POB 41067, Norfolk VA 23541   |
| 517967798 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     | Oct 14 2021 20:45:34 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 517967799 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     | Oct 14 2021 20:45:45 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 517946917 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     | Oct 14 2021 20:45:45 | Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541   |
| 517947293 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     | Oct 14 2021 20:45:40 | Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541  |
| 517828584 | + Email/Text: bknotifications@provident.com              | Oct 14 2021 20:33:00 | Provident Funding, Po Box 5914, Santa Rosa, CA 95402-5914  |
| 517942661 | + Email/Text: bknotifications@provident.com              | Oct 14 2021 20:33:00 | Provident Funding Associates, L.P., 1235 North Dutton Ave., Suite E, Santa Rosa, CA 95401-4666   |
| 517828589 | + Email/Text: Supportservices@receivablesperformance.com | Oct 14 2021 20:33:00 | RPM Receivable Performance Management, 20816 44th Avenue West, Lynnwood, WA  |

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|           |  |                      | 98036-7799   |
| 517828592 | + Email/PDF: gecsedl@recoverycorp.com        | Oct 14 2021 20:45:38 | SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005  |
| 517828593 | + Email/PDF: gecsedl@recoverycorp.com        | Oct 14 2021 20:45:38 | SYNCB/TJX COS, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 517828594 | + Email/PDF: gecsedl@recoverycorp.com        | Oct 14 2021 20:45:32 | SYNCB/TJX COS DC, PO BOX 965015, ORLANDO, FL 32896-5015                                      |
| 517828595 | + Email/PDF: gecsedl@recoverycorp.com        | Oct 14 2021 20:45:38 | SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024   |
| 517830509 | + Email/PDF: gecsedl@recoverycorp.com        | Oct 14 2021 20:45:32 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517828600 | + Email/Text: bankruptcydepartment@tsico.com | Oct 14 2021 20:33:00 | Transworld System, Inc.-KGPort, PO Box 15273, Wilmington, DE 19850-5273                      |
| 517935644 | + Email/Text: documentfiling@lciinc.com      | Oct 14 2021 20:32:00 | Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931                                 |
| 517828602 | + Email/Text: bnc-bluestem@quantum3group.com | Oct 14 2021 20:33:00 | WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820                             |

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517828571 | *+            | CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875                 |
| 517828569 | *+            | Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225 |
| 517828587 | *             | Retro Fitness, 701 NJ 440, Jersey City, NJ 07304                           |
| 517828561 | ##            | Allied Interstate Inc., 7525 West Campus Road, New Albany, OH 43054-1121   |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Gavin Stewart         | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com                        |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |

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Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Juana F. Henriquez-Upia ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

TOTAL: 8